

FINANCE COMMITTEE METING

CareerSource Central Florida | 4/10/25

CareerSourceCentralFlorida.com



4/10/25 FINANCE COMMITTEE MEETING DETAILS

Meeting Details

Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

Information/

Discussion/

Action Items

Other Business

Adjournment

What: Finance Committee Meeting

When: Thursday, April 10, 2025

2:30 p.m. – 4:00 p.m.

Where: CSCF Administration Office

390 N. Orange Ave., Suite 700 (7th Floor)

Orlando, FL 32801

or

Virtual Option via Zoom: https://careersourcecf.zoom.us/j/85840570985?pwd=hTK7cEo8J74vvrUf40rUmQUDNadwF9.1

Link: Dial In: 1 (929) 205-6099 / Meeting ID: 858 4057 0985 / Passcode: 267530

4/10/25 FINANCE COMMITTEE MEETING DETAILS

Meeting I	Details
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Meeting Agenda

Welcome

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	Agenda Item #"	Topic	Presenter	Action Item
	1.	Welcome	Eric Ushkowitz	
	2.	Roll Call / Establishment of Quorum	Kaz Kasal	
	3.	Public Comment		
	4.	Approval of Minutes A. 1/15/25 Audit-Finance Committee Meeting	Eric Ushkowitz	X
S	5.	Information / Discussion / Action Items 1) FY 2024-2025 Activities: A) Financial Results – February 2025 B) Facilities – Admin Lease Proposal C) Banking Services Update	Committee Review/Discussion	X
		 2) FY 2025-2026 Activities: A) Budget Planning – FY 2025-2026 1) Fiscal Year Budget Timeline 2) New Fiscal Year Budget Projections B) FY 2025-2026 Health Insurance Plan Renewal 		X
	6.	Other Business		
	7.	Adjournment		



Meeting Agenda

Welcome

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WELCOME



Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

Information/

Discussion/

Action Items

Other Business

Adjournment

ROLLCAL



Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

Information/

Discussion/

Action Items

Other Business

Adjournment

PUBLIC COMMENT



Meeting Agenda

Welcome

Roll Call

Public Comment

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Action Items

Other Business

Adjournment

APPROVAL OF MINUTES



DRAFT

Audit and Finance Committees' Meeting

Wednesday, January 15, 2025 2:30 p.m.

MINUTES

MEMBERS PRESENT:

Eric Ushkowitz, Matt Walton, Lorie Bailey-Brown, Wendy Ford, Shawn Hindle, Yralee Mendez, Kristy Mullane, Angela Rex, Trey

Simpkins, Michelle Sperzel, and Stephanie Taub

MEMBERS ABSENT: Wendy Brandon

Leo Alvarez, Pam Nabors, Kristi Vilardi, Sean Masherella and Kaz STAFF PRESENT:

Kasal

Brian Liffick, Matt Carr / Cherry Bekaert; Jason Chepenik, Kevin **GUESTS PRESENT:**

Wallace / OneDigital

Agenda	Tania	Action Item / Follow United
Agenda	Topic	Action Item / Follow Up Item
Item	NAZ I	
1	Welcome	
	Mr. Walton, Audit Committee Chair, called the meeting	
	to order at 2:33 pm.	
2	Roll Call / Establishment of Quorum	
	Ms. Kasal, CSCF Executive Coordinator, reported a	
	quorum present with both the Audit and Finance	
	Committees.	
3	Public Comment	
	None Offered.	
4	Approval of Minutes	
	Reviewed minutes from the 9/3/24 Audit & Finance	
	Committees' meeting.	
	Audit Committee approval:	Ms. Bailey-Brown made a motion to
		approve the minutes from the 9/3/24
		Audit & Finance Committees'
		meeting. Mr. Hindle seconded;
		motion passed unanimously.
		'
	Finance Committee approval:	Ms. Hindle made a motion to approve
		the minutes from the 9/3/24 Audit &
		Finance Committees' meeting. Mr.
		Walton seconded; motion passed
		unanimously.
		unummousiy.

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Agenda Item 4A



5	Information	
	Audit Committee Items: Acceptance of 2 CFR 200 Audit Report Reviewed presentation entitled "Audit Executive Summary" for CareerSource Central Florida's Fiscal Year Ending 6/30/2024 (attachment) provided by Mr. Brian Liffick and Mr. Matthew Carr with Cherry Bekaert, CSCF's independent auditor.	Ms. Ford made a motion to move to CSCF Board for final approval and acceptance of the 2 CFR 200 Audit Report, as presented, for Fiscal Year 2023-2024. Mr. Hindle seconded; motion passed unanimously.
	 Highlights from audit results presentation: Clean, unmodified opinion on financial statements No findings on compliance No significant deficiencies or material weaknesses 	
	Acceptance of 403(b) Retirement Plan Audit Report Reviewed financial statements and supplemental scheduled for year ending 6/30/2024 (attachment) No written reportable findings noted.	Mr. Hindle made a motion to move to CSCF Board for final approval and acceptance of 403(b) Retirement Plan Audit Report as presented, for Fiscal Year 2023-2024. Ms. Bailey-Brown seconded; motion passed unanimously.
	 Florida Commerce Monitoring Results Reviewed memo summarizing FY 2022-2023 Florida Commerce's financial monitoring results (attachment). o There were no findings, noncompliance issues, observations or technical assistant reported. 	Ms. Mullane made a motion to move to CSCF Board for final approval and acceptance Florida Commerce's financial monitoring results. Ms. Bailey-Brown seconded; motion passed unanimously.
	Finance Committee Items: Retirement Plan Update Reviewed presentation on CSCF's retirement plan provided by Mr. Chepenik and Kevin Wallace of OneDigital. (attachment) Highlights: Plan is in excellent shape S4M in plan growth Providing ongoing employee education via "OneDigital Financial Academy"	Mr. Walton made a motion to move to
	- Reviewed staff recommendation for CSCF to have ability in the Top Hat plan to set various performance and company-wide goals to meet in order to receive company contributions. The Top Hat plan only applies to eligible top-level CSCF executives who are partaking in the Plan.	CSCF Board for final approval staff's recommendation, as presented, the ability for CSCF to set performance and company-wide goals in the Top Hat Plan which eligible CSCF executive staff need to meet in order to receive company contributions. Mr. Hindle seconded; motion passed unanimously.
	Joint Meeting of	the Audit and Finance Committees

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	 Update Committee Charter on Investment Policy Reviewed updates to Finance Committee Charter, as highlighted in red (attachment). At recommendation of Revenue Diversity & New Markets Committee, the updates include Finance Committee's oversight of the investment account. Mid-Year Financials Reviewed financials through 2nd quarter, 7/1/24 thru 12/31/24 (attachment). Overall, close to on track for mid-year at 46.05% of budget expended. Transfer of Authority of WIOA Adult/DW Funding Reviewed action memo on transfer of WIOA Adult/DW funding (attachment). Facilities Update Mr. Walton, Facilities Ad Hoc Committee Chair, reported leases are under review with continued goal of reducing overall costs. Staff staying proactive with maintenance/upkeep Focus this year is reviewing options for Admin Office (attachment). 	In readiness for Committee's review at its next meeting, staff to: • Further update the charter to include taking out "fiduciary" • Provide draft policy on CSCF's portfolio investment account • Proceed with an RFP (Request For Proposals) for Brokers to manage the investment account. After evaluating proposals received, staff to provide Committee with recommendations. Mr. Walton made a motion to approve for Board's final approval to add transfer of funds flexibility between WIOA Adult and Dislocated Worker (DW) funding, as presented. Mr. Simpkins seconded; motion passed unanimously.
6	None offered.	
7	Adjournment Meeting adjourned at 4:02 p.m.	

Respectfully submitted,

Kaz Kasal Executive Board Coordinator



Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

Information/
Discussion/
Action Items

Other Business

Adjournment

INFORMATION/ DISCUSSION/ ACTION ITEMS



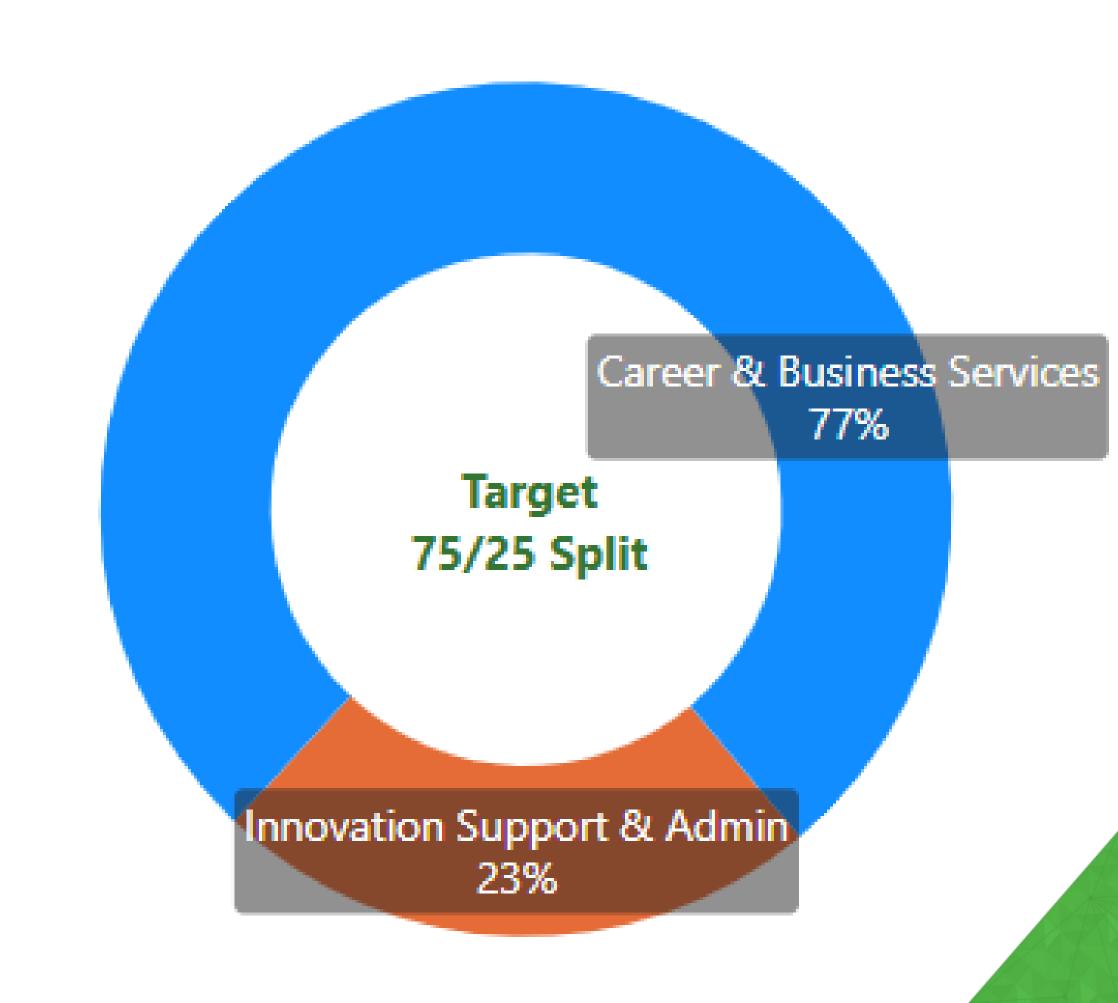
FY 2024-2025 ACTIVITIES

BUDGET VS ACTUAL

BUDGET VS ACTUAL EXPENSES

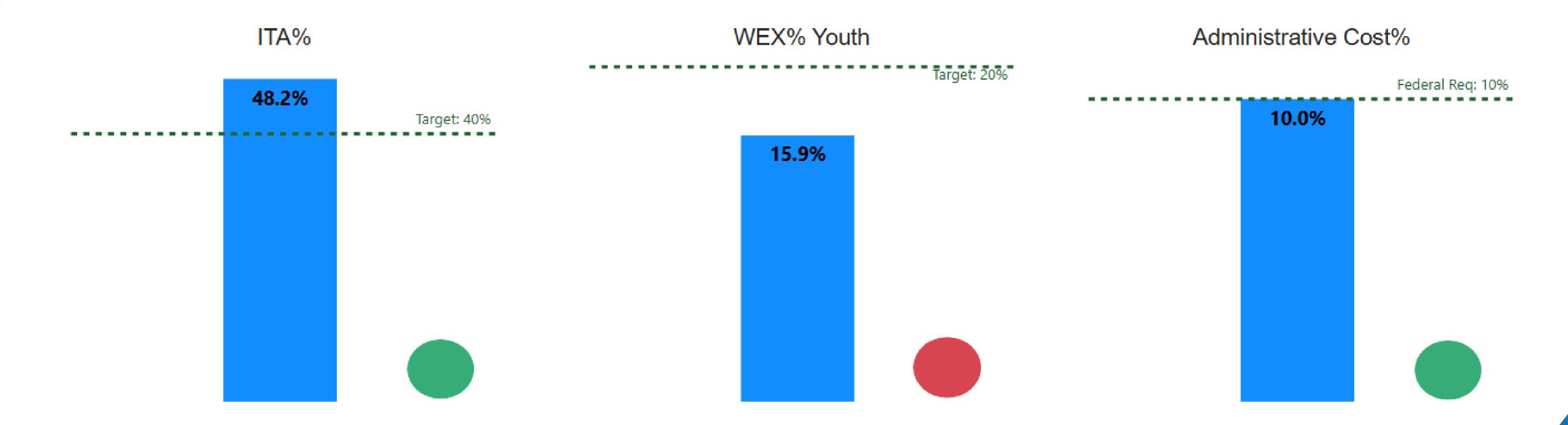
Expense (22.3M) 62.98% Target 66.67% Budget (35.5M) 37.02% CareerSc

BUDGET OPERATIONS/SUPPORT



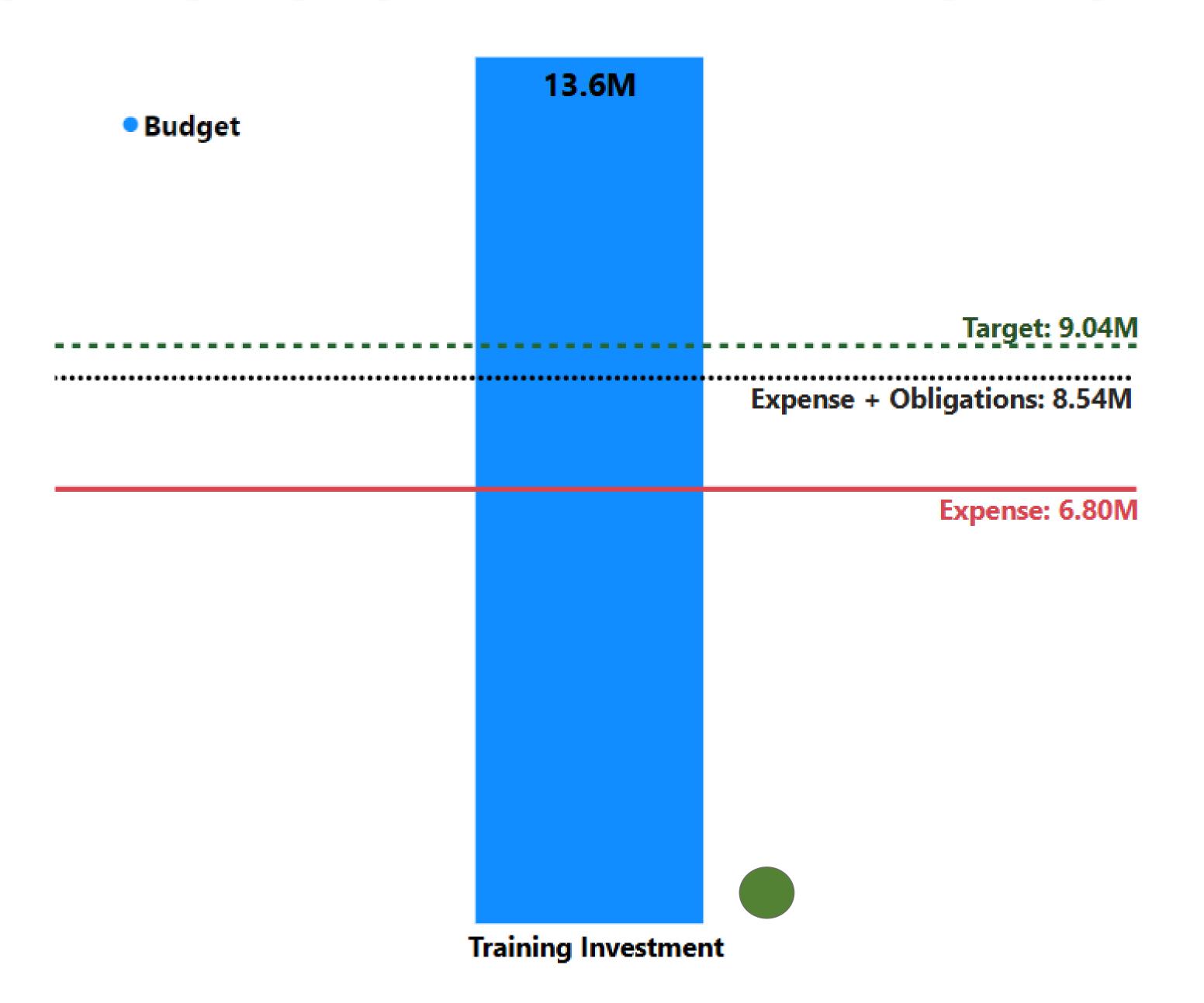
CENTRAL FLORIDA

BUDGET FEDERAL/STATE REQUIREMENTS

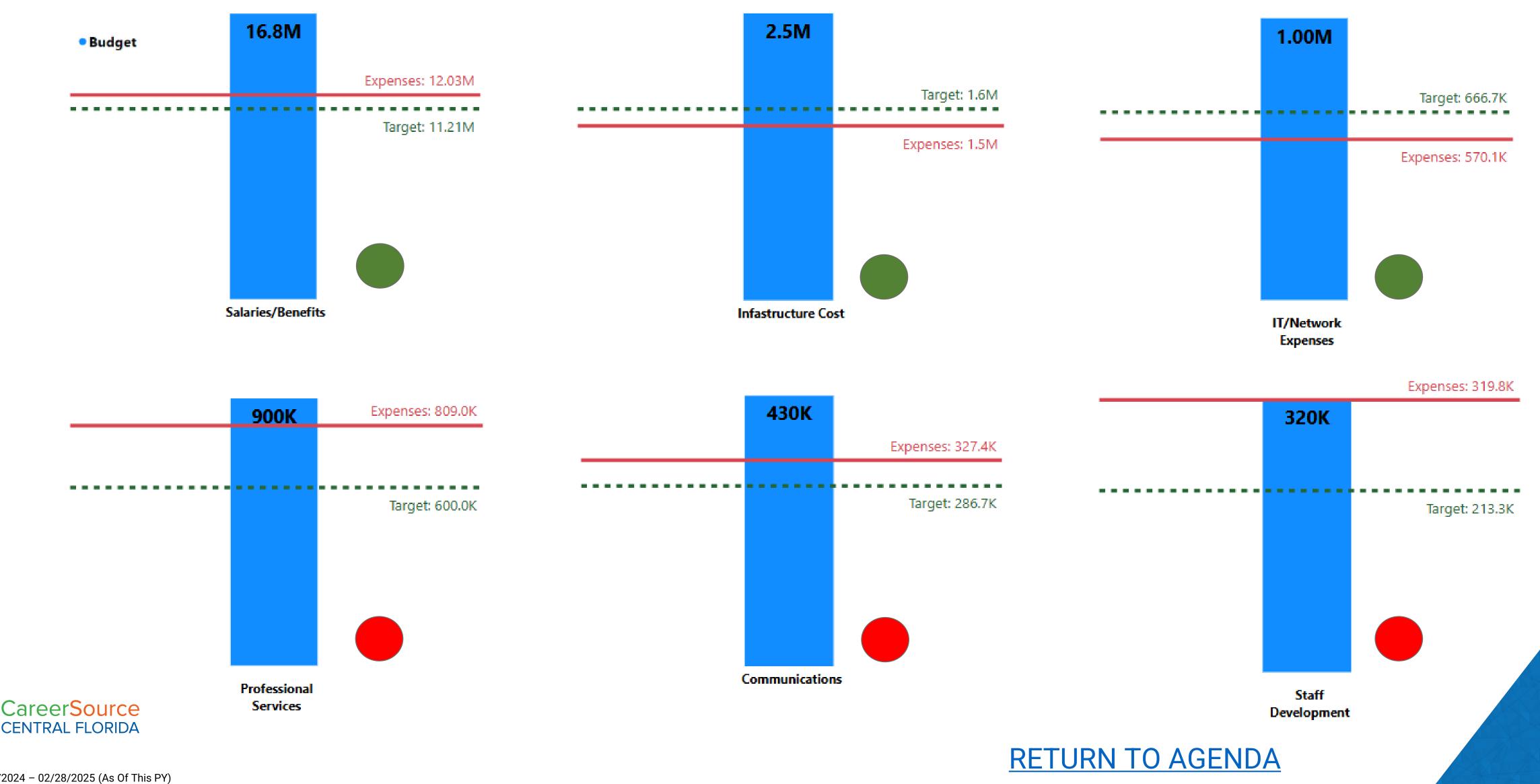




BUDGET VS ACTUAL BY EXPENDITURE CATEGORY



BUDGET VS ACTUAL BY EXPENDITURE CATEGORY



Date Range – 07/01/2024 – 02/28/2025 (As Of This PY) Data Source: Sage



Action Item

To: Finance Committee

From: Leo Alvarez

Subject: CareerSource Central Florida – Administrative Office Lease Renewal

Date: April 10, 2025

Purposed Action:

This memorandum seeks approval from the Finance Committee to renew the lease for the administrative office space located at 390 N Orange Avenue, Suite 700, Orlando, FL 32801. The renewal terms have been proposed by Southwest Value Partners (SWVP Orlando Office LLC), the current landlord.

Background/Summary of Terms:

- Tenant: Central Florida Regional Workforce Development Board, Inc.
- Landlord: SWVP Orlando Office LLC (Southwest Value Partners)
- Premises: Suite 700 7,026 rentable square feet (down from the current 11,792 rentable square feet). The early give-back will take effect on or before January 1, 2026, with tenant vacating a portion of Suite 700 as specified in Exhibit A.
- · Rent Expense:
 - o Current: 11,792 @ \$31 per sq/ft (\$365K)
 - o Proposed: 7,026 @ \$34 per sq/ft (\$239K)
- Early Give-Back:
 - o CSCF will vacate a portion of the suite by January 1, 2026.
 - CSCF will save approximately \$93K in base rent and additional rent for the final seven months of the lease term.
- Lease Term: 69 months, beginning January 1, 2026.
- Base Rent:
 - \$34.00 per rentable square foot (full-service gross)
 - o Annual increases of 3% on each anniversary of the lease commencement date.
- Rent Concession: The first two months of the lease term (following the commencement date) will be rent-free.
- **Tenant Improvement Allowance:** Landlord will provide a tenant improvement allowance of \$5.00 per rentable square foot, totaling approximately \$35K.
- Operating Expenses:
 - The base year for operating expenses will reset to 2026 as of the lease commencement date, resulting in a projected savings of approximately \$9K.
- Parking:
 - Tenant will lease 40 unreserved parking spaces at \$125 per space, per month (below the \$150 market rate per space, per month)
 - Landlord will have the right to recapture up to 18 parking spaces, with 60 days' notice prior to exercising this right.

Recommendation:

Based on the terms outlined above, staff recommend that the Finance Committee approve the lease renewal agreement with Southwest Value Partners for the administrative office space. The proposed terms include a space give-back, resulting in an estimated savings of approximately \$100,000 in the first six months, along with a tenant improvement allowance of over \$35,000 and the landlord covering the cost of the space demising. The reduction in square footage will lead to annual savings of \$130,000 in rental expenses for CSCF.

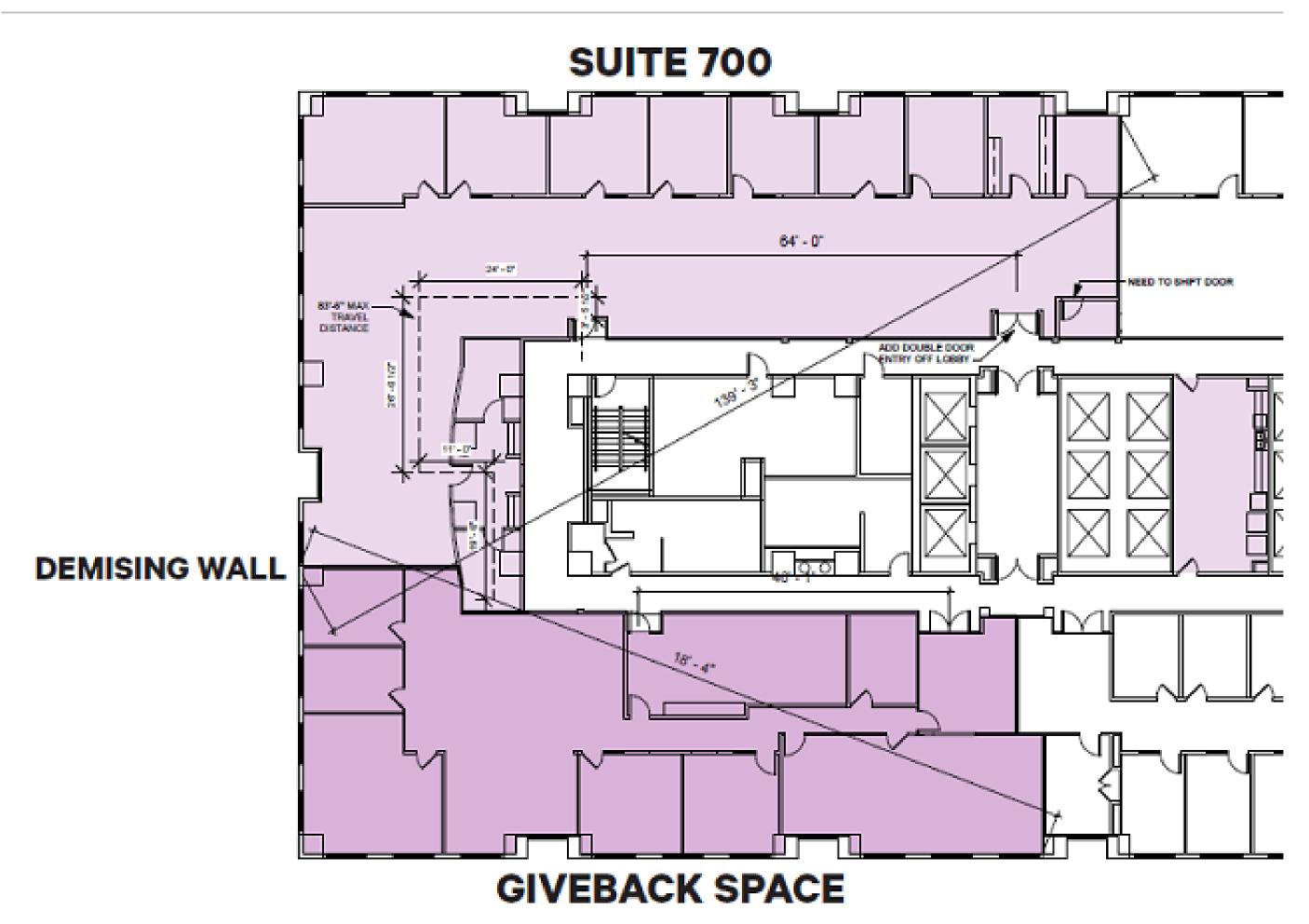
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Agenda Item 5 1) B



EXHIBIT







To: Finance Committee

From: Leo Alvarez

Subject: Banking Services – JP Morgan Chase Timeline

RFP Number FIN-BS-PY25

Date: 4/10/2025

Purpose:

This memo provides an update to the Finance Committee on the transition to JP Morgan Chase as the new banking provider for CareerSource Central Florida (CSCF), following the RFP process for new banking services approved by the Board of Directors in February 2025.

Background:

The timeline below outlines the key steps and milestones for a successful transition to JP Morgan Chase:

March 2025 (Completed):

- Finalized contract and negotiated terms with JP Morgan Chase.
- Held initial meetings with JP Morgan Chase's implementation team to kick off the transition process.
- Opened and set up operating accounts, established banking access, and defined signature authority.
- · Configured positive pay and online banking features.

April/May 2025:

- Transition credit card services from American Express to JP Morgan Chase.
- Initiate the process of establishing a line of credit as per the agreed-upon terms.
- · Set up ACH deposits.
- Conduct a comprehensive review and testing of all banking services (operating accounts, credit cards, and line of credit) to ensure proper functionality.
- Transfer necessary account balances from the previous bank (Valley National Bank).

June 2025:

- Complete the final migration of all banking services, including payroll and disbursement processes, to JP Morgan Chase.
- Close legacy accounts with Valley National Bank after confirming successful transfers and completing final reconciliations.
- Ensure full operational continuity with all banking functions now transitioned to JP Morgan Chase.

Conclusion:

The transition to JP Morgan Chase is expected to be completed by the end of the fiscal year. Staff will provide an update at the June Finance Committee meeting.

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Agenda Item 5 1) C

RETURN TO AGENDA



FY 2025-2026 ACTIVITIES

Agenda Item 5 2) A 1)



MEMORANDUM

To: Finance Committee

From: Leo Alvarez

Subject: CareerSource Central Florida – Fiscal Year 2025-2026 Budget Timeline

Date: April 10, 2025

Purpose:

The purpose of this Memo is to provide a timeline for approval of CareerSource Central Florida's fiscal year 2025-2026 budget.

Background:

In order to support timely implementation of the annual program year budget, CareerSource Central Florida's leadership is working hand in hand with the Finance and Career Services Committees to develop a detailed provisional budget. This provisional budget will then be presented for approval to the Board of Directors and Consortium on June 12 and June 19, 2025 respectively.

In order to meet the implementation deadlines, the following budget timeline has been established:

May 22, 2025: Budget Workshop to establish budget priorities
 June 4, 2025: Finance Committee meeting to finalize budget

June 5, 2025: Draft budget to Board of Directors and Consortium for review

June 12, 2025: Budget presented to Board of Directors for approval

• June 19, 2025: Budget presented to Consortium for approval

Agenda Item 5 2) A 2)

REVENUE BUDGET COMPARISON FY 2025-26 PROJECTIONS VS. PRIOR YEAR

	FY 2025-26		FY 2024-25	<u>DIFFERENCE</u>	<u>%</u>
Reserves From Prior Year	\$ 9,500,000) \$	11,955,576	\$ (2,455,576)	
Current Year Revenue Projection	\$ 24,800,000) \$	31,798,944	\$ (6,998,944)	
Total Available Funds	\$ 34,300,000) \$	43,754,520	\$ (9,454,520)	
Less Planned Carryover for FY24-25	\$ (5,800,000)) \$	(8,279,520)	\$ 2,479,520	
Total Available Budgeted Funds	\$ 28,500,000) \$	35,475,000	\$ (6,975,000)	-24.5%



Revenue Reduction By Project	Amount
National Emergency Grant	\$ (2,000,000)
Orange County - Level Up Orange	\$ (4,000,000)
State FL - Special Projects	\$ (1,000,000)
TOTAL	\$ (7,000,000)

Budget Breakout	Allocations	% Split
Career and Business Services	\$ 21,375,000	75%
Total Innovation and Administration	\$ 7,125,000	25%
TOTAL	\$ 28,500,000	100%





Agenda Item 5 2) B



Action Item

To: Finance Committee From: Leo Alvarez

Subject: CareerSource Central Florida – Employee Benefits

Date: April 10, 2025

Purposed Action:

Staff is seeking approval from the Finance Committee to transition CareerSource Central Florida's healthcare coverage from Florida Blue to UnitedHealthcare for the 2025/2026 plan year.

Background:

This memo provides a summary of the results from CareerSource Central Florida's recent healthcare benefits renewal and request for proposal (RFP) process for the 2025/2026 plan year. The benefits broker, Gehring Group, distributed an RFP to the market in February 2025, with all responses due by the end of March 2025. Below are the key details of the process and outcomes:

Current Enrollment and Premiums:

- CareerSource Central Florida (CSCF) currently has 153 employees (85% of 180 total) participating in the health plan, with total annual premiums of \$3.1M.
- The loss ratio for Florida Blue (claims versus premiums) over the past 12 months is 88.5%.
- Several large claimants have contributed to the anticipated renewal increase, and some are expected to remain ongoing.

Bid Results:

The RFP process produced the following top quotes:

- Florida Blue: 18% premium increase (+\$576K)
- UnitedHealthcare: 0% premium increase
- Aetna: 19% premium increase (+\$608K)
- Florida Blue countered with an 8.9% increase (+\$263K), while Aetna held firm at a 19% increase.
- UnitedHealthcare offered a counterproposal with a 3.5% decrease in premiums (-\$110K) if CSCF opts to bundle health, dental, vision, life, and disability benefits.

Additional Considerations:

- UnitedHealthcare's renewal offer would maintain the current plan structure.
- A disruption analysis indicates a 93% network match, minimizing potential service interruptions.
- Staff will continue to review both employer and employee cost-sharing strategies to achieve further savings.

Recommendation:

Based on the bids received and the impact on both cost and plan structure, staff recommends the Finance Committee approves transitioning from Florida Blue to UnitedHealthcare as the healthcare provider for CareerSource Central Florida employees. This change will result in net cost savings and maintain coverage continuity.

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Schedule of Bene	fits		Florida Sluc SlucCare HMO 46	Florida Blue - BlueOptions - PPO 05360		Florida Blue BlueCare HSA 124/125	Florida Blue BlueOptions HSA 05182/83	
Plan Year Deductible (PYD)		In Network	In Network	Out of Network	In Network	In Network	Out of Network	
Individual Deductible		\$2,000	\$1,500	\$3,000	\$2,500	\$2,500	\$5,000	
Family Deductible			\$2,000 / \$6,000	\$1,500/\$4,500	\$3,000 / \$9,000	\$5,000	\$5,000	\$10,000
Out of Pocket Maximum								
Single			\$5,000	\$5,300	\$8,000	\$5,000	\$5,000	\$10,000
Family Deductible (Ind/Fam)			\$5,000 / \$10,000	\$5,300 / \$10,600	\$8,000 / \$16,000	\$6,850 / \$10,000	\$6,850 / \$10,000	\$20,000 / \$20,000
Member Coinsurance			10%	20%	40%	10%	10%	40%
Non-Hospital Services					!			
Physician Office Visit Copay		\$35 Copay	\$25 Copay	40% after PYD	10% after PVD	10% after PYD	40% after PYD	
Specialist Office Visit Copay			\$65 Copay	\$50 Copay	40% after PYD	10% after PVD	10% after PYD	40% after PYD
Virtual Visit Copay (PCP/Sper	cialis	t)	No Charge/\$65	No Charge/\$50	Not Covered	10% after PYD	10% after PYD	Not Covered
Preventive Services			No Charge	No Charge	40%	No Charge	No Charge	40%
Laboratory Services / X-Ray I	DTC		No Charge/\$50 Copay	No Charge/\$50 Copay	40% after PYD	10% after PVD	No Charge after PYD/ 10% after PYD	40% after PYD
Advanced Imaging (MRI, PET	, ст)		\$300 Copay	\$450 Copay	40% after PYD	10% after PVD	10% after PYD	40% after PYD
Urgent Care Center			\$70 Copey	\$55 Copay	\$55 Copay after PYD	10% after PVD	10% after PVD	10% after PYD
Hospital Services					1			
Inpatient Hospital Services			10% after PYD	20% after PYD	40% after PYD	10% after PVD	10% after PYD	40% after PYD
Outpatient Hospital Services	/ASC)	\$500 Copay / \$250 Copay	20% after PYD	40% after PYD	10% after PYD	10% after PYD	40% after PYD
Physician Services at Hospita	I/AS	С	10% after PYD/\$65 Copay	20% after PYD	20% after INN PYD/40% after PYD	10% after PVD	10% after PYD	10% after INN PYD / 40% after PYD
Emergency Room (Per Visit)		\$300 Copay	20% after PYD	20% after INN PYD	10% after PVD	10% after PYD	10% after INN PYD	
Mental Health/Substance A	buse							
Inpatient Hospital			No Charge	No Charge	40%	10% after PYD	10% after PYD	10% after INN PYD
Outpatient Services (OV/Oth	er)		No Charge	No Charge	40%	10% after PYD	10% after PYD	40% after PYD
Prescription Drugs								
Generic Drugs			\$10	\$10		\$10 after PYD	\$10 after PYD	
Formulary Drugs			\$50	\$50		\$50 after PYD	\$50 after PYD	
Non-Formulary Drugs			\$80	\$80	50%	\$80 after PYD	\$80 after PYD	50% after INN PYD
Specialty Drugs			20%	20%		20% after PYD	20% after PYD]
Mail Order - 90 Day Supply			2.5x Retail Copay	2.5x Retail Copay		2.5x Retail after PYD	2.5x Retail after PYD	
Rates								
Employee Only	27	5 35 8	\$1,080.59	\$1,1	20.58	\$867.16	\$97	3.23
Employee + Spouse	10	7 6 :	\$2,463.76	\$2,5	54.93	\$1,977.12	\$2,2	18.98
Employee + Child(ren)	12	1 13	\$2,161.20	\$2,2	41.17	\$1,734.32	\$1,9	46.48
Employee + Family	13	1 5	\$3,457.91	\$3,5	85.87	\$2,774.91	\$3,1	14.35
Monthly Premium 62 14 59 18		8 \$124,701	\$29	,314	\$78,634	\$30,949		
Annual Premium 153		\$1,496,409	\$351	1,773	\$943,608	\$371,387		
\$ Increase/(Decrease)		N/A	N	/A	N/A	N/A		
% Increase/(Decrease)		N/A	N	/A	N/A	N	/A	
Total Monthly Premium					\$26	3,598		
Total Annual Premium					\$3,10	53,177		
\$ Increase/(Decrease)					N	/A		
% Increase/(Decrease)					N	/A		



		TIVE #2				
Schedule of Benefits	EKR4-M (UHC EPO 2025) Rx Plan A16	EKRU-M (UHC POS	2025) Rx Plan A16	EKOA-M (UHC-EPO 2025- HSA) Rx Plan 570-HSA	EKOD-M (UHC POS 202	5-HSA) Rx Plan 570-HSA
Plan Year Deductible (PYD)	In Network	In Network	Out of Network	In Network	In Network	Out of Network
Individual Deductible	\$2,000	\$1,500	\$3,000	\$2,500	\$2,500	\$5,000
Family Deductible	\$2,000 / \$6,000	\$1,500/ \$4,500	\$3,000 / \$9,000	\$5,000	\$5,000	\$10,000
Out of Pocket Maximum						
Single	\$5,000	\$5,300	\$8,000	\$5,000	\$5,000	\$10,000
Family Deductible (Ind/Fam)	\$5,000 / \$10,000	\$5,300 / \$10,600	\$8,000 / \$16,000	\$5,000 / \$10,000	\$5,000 / \$10,000	\$10,000 / \$20,000
Member Coinsurance	10%	20%	40%	10%	10%	40%
Non-Hospital Services			'			ı
Physician Office Visit Copay	\$35 Copay	\$25 Copay	40% after PVD	10% after PYD	10% after PYD	40% after PYD
Specialist Office Visit Copay	\$65 Copay	\$50 Copay	40% after PVD	10% after PYD	10% after PYD	40% after PYD
Virtual Visit Copay (PCP/Specialist)	* No Charge (DOD,Amwell,Teladoc)	* No Charge (DOD,Amwell,Teladoc)	Not Covered	10% after PYD	10% after PYD	Not Covered
Preventive Services	No Charge	No Charge	40% after PYD	No Charge	No Charge	40% after PYD
Laboratory Services / X-Ray IDTC	No Charge/\$50 Copay (\$750 Non DDP)	No Charge/\$50 Copay (\$750 Non DDP)	40% after PVD	10% after PYD (Ded+50% Non-DDP)	10% after PYD (Ded+50% Non-DDP)	40% after PYD
Advanced Imaging (MRI, PET, CT)	\$300 Copay (50% Non-DDP)	\$450 Copay (50% Non-DDP)	40% after PYD	10% after PYD (Ded+50% Non-DDP)	10% after PYD (Ded+50% Non-DDP)	40% after PYD
Urgent Care Center	\$70 Copay	\$55 Copay	40% after PVD	10% after PYD	10% after PYD	40% after PYD
Hospital Services						
Inpatient Hospital Services	10% after PYD	20% after PYD	40% after PYD	10% after PYD	10% after PYD	40% after PYD
Outpatient Hospital Services/ASC	\$250 Copay / \$250 Copay	20% after PYD	40% after PYD	10% after PYD	10% after PYD	40% after PYD
Physician Services at Hospital/ASC	10% after PYD	20% after PYD	20% after INN PYD/40% after PYD	10% after PYD	10% after PVD	10% after INN PYD / 40% after PYD
Emergency Room (Per Visit)	\$300 Copay	20% after PYD	20% after INN PYD	10% after PYD	10% after PYD	10% after INN PYD
Mental Health/Substance Abuse						
inpatient Hospital	No Charge	No Charge	40% after PYD	10% after PYD	10% after PYD	40% after PYD
Outpatient Services (OV/Other)	No Charge	No Charge	40% after PYD	10% after PYD	10% after PYD	40% after PYD
Prescription Drugs			'			
Generic Drugs	\$10	\$10	\$10	\$10 after PYD	\$10 after PYD	\$10 after PYD
formulary Drugs	\$50	\$50	\$50	\$35 after PYD	\$35 after PYD	\$35 after PYD
Non-Formulary Drugs	\$85	\$85	\$85	\$70 after PVD	\$70 after PYD	\$70 after PYD
Specialty Drugs	Tiers 1-3	Tiers 1-3	Tiers 1-3	Tiers 1-3	Tiers 1-3	Tiers 1-3
Mail Order - 90 Day Supply	2.5x Retail Copay	2.5x Retail Copay	2.5x Retail Copay	2.5x Retail after PYD	2.5x Retail after PYD	2.5x Retail after PYD
Rates						
Employee Only 27 5 35 8	\$1,100.66	\$1,0	76.19	\$881.49	\$895.59 \$2,041.94	
Employee + Spouse 10 7 6 5	\$2,509.50	\$2,4	53.71	\$2,009.79		
Employee + Child(ren) 12 1 13 3	\$2,201.32	\$2,152.38		\$1,762.98	\$1,791.18	
Employee + Family 13 1 5 2	\$3,522.11	\$3,4	43.81	52,820.77	52,865.89	
Monthly Premium 62 14 59 18		Ç28	,153	\$79,933	528	,480
Annual Premium 153	\$1,524,193			\$959,202		-
S Increase/(Decrease)		\$337,837 -\$13,936			\$341,757	
N Increase/(Decrease)	\$27,784 1.9%		0%	\$15,593 -\$29,630 1.7% -8.0%		
Total Monthly Premium	1.73	14,		1.7%	-3.	v.a
Total Annual Premium			-	3,582		
S Increase/(Decrease)				2,989		
N Increase/(Decrease)			-\$:	1.88		

RETURN TO AGENDA



Meeting Agenda

Welcome

Roll Call

Public Comment

Approval of Minutes

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Discussion/

Action Items

Other Business

Adjournment

OTHER BUSINESS



Meeting Agenda

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Discussion/

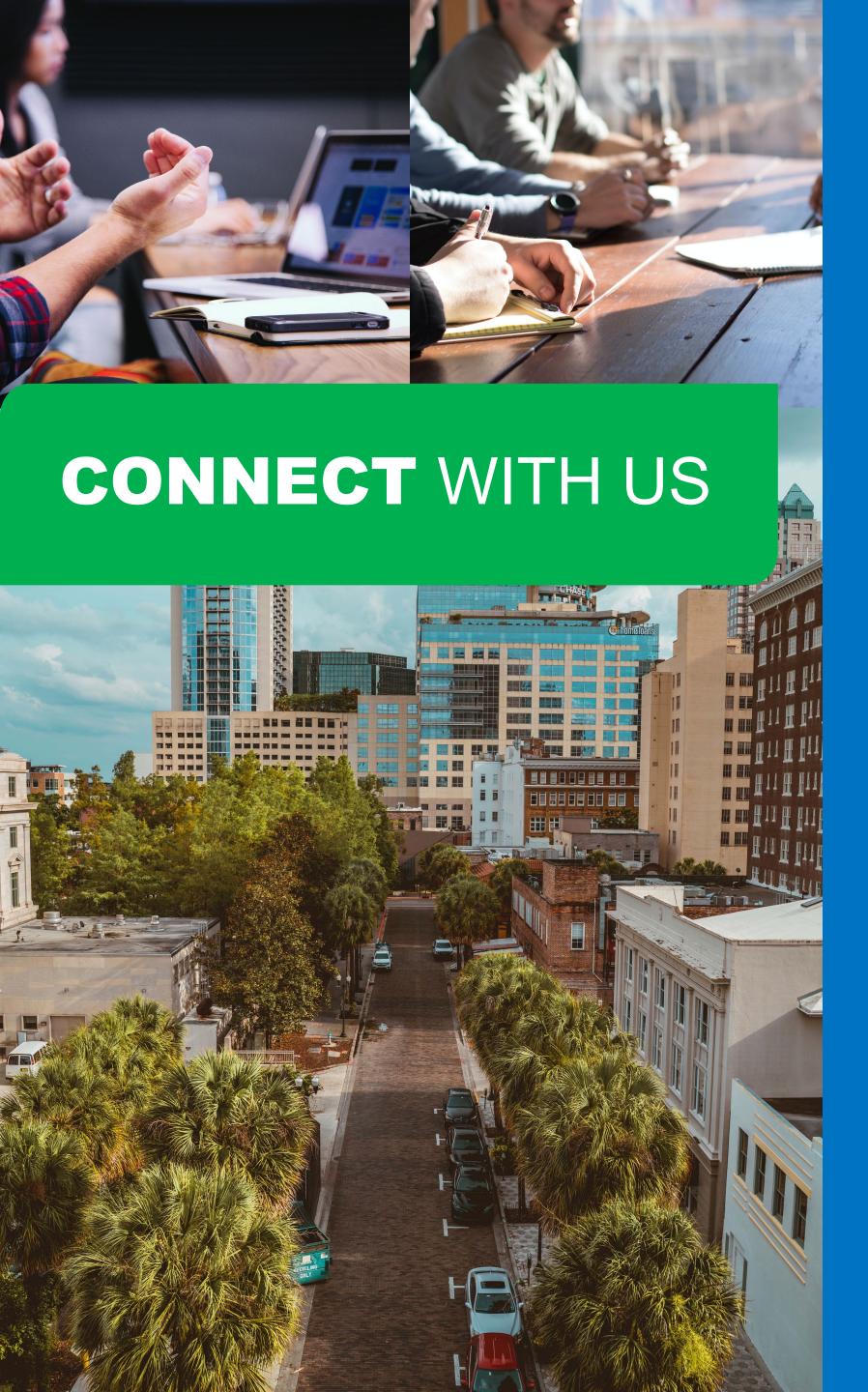
Action Items

Other Business

Adjournment



ADJOURNMENT





or in person by appointment, in your place of business or at one of our Career Centers.







THANKYOU

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